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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Colin Lawrence Kilgour  
Serial No.: 09/904,986  
Filed: July 13, 2001  
For: Trading and Processing of  
Commercial Accounts  
Art Group: 3628  
Examiner: Siegfried F. CHENCINSKI

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**CERTIFICATE OF FACSIMILE  
TRANSMISSION**

I hereby certify that the foregoing  
correspondence (14 pages) is being facsimile  
transmitted to: United States Patent and  
Trademark Office, on the date indicated  
below:

Date: Nov 11, 2006By: Tina M. Manor

Tina M. Manor

November 21, 2006

**AMENDMENT**

SIR:

In response to the Office Action dated May 23, 2006, please amend the above-  
identified application as follows:

Amendments to the **Specification** begin at page 2 of this paper

Amendments to the **Claims** are reflected in the listing of the claims which begins on  
page 35 of this paper.

Remarks/Arguments begin at page 13 of this paper.